

REMARKS

Pursuant to the non-final Office Action mailed February 12, 2008, the Request for Continued Examination (RCE) as previously filed November 21, 2007 has been entered. By the present amendment, Claims 1-31 remain pending in the application. The present amendment amends independent claims 1, 6, 11, 19, and 25 to clarify that the claimed invention can include a “plurality of stored receipt formats corresponding to one or more check transaction factors associated with the check transaction type”, a “plurality of stored receipt formats corresponding to one or more check transaction factors for the check transaction”, or “a plurality of stored receipt formats corresponding to one or more check transaction factors”. None of the cited references, either alone or in combination, teach or suggest at least this element of the claimed invention. For at least this reason, reconsideration of the application in view of the Applicants’ amendments and remarks is requested.

Claim Rejections Under 35 U.S.C. § 103

In the non-final Office Action, claims 1, 4-6, 9-13, 16-20, 23-26, 30 and 31 were rejected under 35 U.S.C. §103(a) as being unpatentable over Templeton, et al., U.S. Patent No. 5,679,938 (“*Templeton*”) in view of Laage et al., U.S. Patent No. 6,931,382 (“*Laage*”). Independent claims 1, 6, 11, 19, and 25 have been amended to clarify the claimed invention of claims 1, 6, 11, 19, and 25. For example, independent claim 1 has been amended to include the element, a “plurality of stored receipt formats corresponding to one or more check transaction factors associated with the check transaction type ... wherein the point-of-sale device automatically determines, based on the check transaction type user input, whether to generate a receipt by selecting a receipt format from the plurality of stored receipt formats corresponding to one or more check transaction factors associated with the check transaction type”. (Underlining supplied). Independent claims 6, 11, 19, and 25 have been similarly amended. The present amendment to the independent claims is fully supported by the Applicants’ Specification, at least at paragraphs [0160] – [0171], which states in part that:

FIGS. 13-16 now illustrate one aspect of the present teachings relating to the location-base device being configurable to allow generation of different types of

receipts in response to various factors associated with different check transactions.

... As shown in FIG. 14, at least some of the check transaction factors 602 are input into the processor 160 of the location-base device. In one embodiment, the processor 160 may obtain a configuration information 604 from the check processing service 104 in response to the input factors 602. The processor 160 can determine the type of check transaction based on the configuration information 604 and/or the check transaction factors 602. The processor then induces a display/printer 612 to generate a selected receipt appropriate for the determined transaction type.

In contrast, *Templeton* relates to methods and systems for interactive check authorizations rather than systems and methods for generating receipts. *Templeton* mentions the ability to communicate with a variety of external serial devices, such as receipt printers. See Col. 16, lines 50-53; Col. 17, lines 15-19. However, *Templeton* fails to disclose or suggest a system comprising a point-of-sale device capable of generating a receipt and includes a plurality of stored receipt formats corresponding to one or more check transaction factors associated with the check transaction type ... wherein the point-of-sale device automatically determines, based on the check transaction type user input, whether to generate a receipt by selecting a receipt format from the plurality of stored receipt formats corresponding to one or more check transaction factors associated with the check transaction type. (Underlining supplied). There is no disclosure of how receipt formats are to be determined or even if there is to be more than one possible format. There is no discussion by *Templeton* of determining, on a case by case basis, or whether the transaction requires a receipt or not, or determining what type of receipt is appropriate.

Similarly, *Laage* is silent as to the concept of selecting appropriate receipt formats from a plurality of stored formats corresponding to one or more check transaction factors associated with the check transaction type. While *Laage*, as the Office Action asserts, may relate to blocking receipt printing for security purposes in non face-to-face transactions, *Laage* focuses on security aspects of authorizing payment instruments, e.g., credit cards, to users through encryption schemes. *Laage* fails to address selection of appropriate receipt formats from a

plurality of stored formats for when various types of check transactions are approved for processing.

Absent a showing of any applicability of *Laage* to printers, the Applicants submit that the original combination of *Templeton* and *Laage* made by the Office Action in the present Office Action still fails to present a prima facie case of obviousness for the previously presented claims. Further, there is no combination of *Templeton* and *Laage* that discloses or suggests the concept of selecting appropriate receipt formats from a plurality of stored formats corresponding to one or more check transaction factors associated with the check transaction type.

Furthermore, U.S. Patent No. 5,832,464 ("*Houvener*") is similarly silent with respect to printing or non-printing of receipts in different receipt formats. Thus, even if it was obvious to combine the two references above in the manner outlined by the Office Action, the combination of *Houvener* with the other two references would still fail to teach or suggest amended claim 1. As such, the Applicants submit that amended claim 1 is allowable over the cited art.

The Applicants submit that the other amended independent claims 6, 11, 19, and 25 are further allowable for at least the reasons provided above.

Claims 2, 3, 7, 8, 14, 15, 21, 22 and 27-29 were rejected under 35 U.S.C. §103(a) as being unpatentable over *Templeton* and *Laage* in view of *Houvener*. Claims 2, 3, 7, 8, 14, 15, 21, 22 and 27-29 are ultimately dependent from at least one of independent claims 1, 6, 11, 19, and 25 for which arguments of patentability have been presented above. For at least the reasons provided above, the respective dependent claims are also believed to be in condition for allowance.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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